

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
Annie M. Snelson-Smith, ) Case No. 19-22974-JAD  
)  
) Chapter 13  
)  
Debtor(s). ) Related to Docs. #56, 76 and 113  
X

**STIPULATED ORDER MODIFYING PLAN**

WHEREAS, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor to Provided for an increase in the plan payment due to increase in employment income
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated **July 27, 2020**

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☒ Debtor(s) Plan payments shall be changed from \$2,328.00 to \$3,867.00 effective July 2024; and/or the Plan term shall be changed from 77 months to 65 months.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:

An additional \$3,100.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

**SO ORDERED**, this 24th day of June, 2024

A handwritten signature in black ink, appearing to be 'JAD', is written over a horizontal line. To the right of the signature, the initials 'sjk' are printed.

Honorable Jeffery A. Deller  
United States Bankruptcy Judge

Stipulated by:

Stipulated by:

/s/ Bryan P. Keenan  
Bryan P. Keenan  
Counsel to Debtor

/s/ Jim Warmbrodt  
Jim Warmbrodt  
Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

*[Remainder of Page Intentionally Left Blank]*

FILED  
6/24/24 9:10 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Annie M. Snelson-Smith  
Debtor

Case No. 19-22974-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 24, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2024:

Recip ID	Recipient Name and Address
db	+ Annie M. Snelson-Smith, 227 Woodridge Drive, Carnegie, PA 15106-1313
15094961	AT&T, PO Box 691020, Tulsa, OK 74169-1020
15094962	+ Borough of Greentree, 10 W.. Manilla Avenue, Pittsburgh, PA 15220-3354
15094967	CBNA, PO Box 182789, Sioux Falls, SD 57117
15094965	+ Cavalry Bass & Associates, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
15094972	+ Enterprise Bank, 4091 Mt Royal Blvd, Allison Park, PA 15101-2917
15094975	+ Nelnet/Educational Credit Mgmt, PO Box 16408, Saint Paul, MN 55116-0408
15094978	+ PINGORA LOAN SERVICING LLC, C/O FLAGSTAR BANK FBS - SERVICER, PO BOX 660263, Dallas, TX 75266-0263
15095269	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094982	+ TD Bank USA, 2001 Western Avenue, Ste 400, Seattle, WA 98121-3132

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 25 2024 00:11:25	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 25 2024 00:03:32	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2024 00:02:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2024 00:11:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 25 2024 00:02:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	^ MEBN	Jun 24 2024 23:54:35	Pingora Loan Servicing, LLC, c/o Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15103398	Email/Text: ally@ebn.phinsolutions.com	Jun 25 2024 00:02:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
15094960	+ Email/Text: ally@ebn.phinsolutions.com	Jun 25 2024 00:02:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
15094964	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2024 00:11:24	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15094963	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 25 2024 00:11:32	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15094966	+ Email/Text: bankruptcy@cavps.com	Jun 25 2024 00:03:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Ste

District/off: 0315-2

User: auto

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Date Rcvd: Jun 24, 2024

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			400, Valhalla, NY 10595-2321
15094968	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 25 2024 00:02:00	Comenity Capital Bank/HSN, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15094970	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 25 2024 00:11:33	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15094969	+ Email/Text: bnc-quantum@quantum3group.com	Jun 25 2024 00:02:00	Department Store National Bank/Quantum3, PO Box 657, Kirkland, WA 98083-0657
15131825	Email/Text: bnc-quantum@quantum3group.com	Jun 25 2024 00:02:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15094971	+ Email/Text: kbarkley@bernsteinlaw.com	Jun 25 2024 00:03:00	Duquense Light, c/o Bernstein Burkley PC, 707 Grant St, Ste 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15094973	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jun 25 2024 00:02:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15094974	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 25 2024 00:02:00	Internal Revenue Service, Re: Bankruptcy Filing, P.O. Box 7346, Philadelphia, PA 19101-7346
15191595	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 25 2024 00:11:32	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15098658	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 25 2024 00:02:00	Nelnet obo Educational Credit Management Corp, Educational Credit Management Corp, PO Box 16408, St. Paul MN 55116-0408
15094976	+ Email/Text: csc.bankruptcy@amwater.com	Jun 25 2024 00:03:00	PA American Water, P.O. Box 578, Alton, IL 62002-0578
15318975	Email/Text: peritus@ebn.phinsolutions.com	Jun 25 2024 00:03:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15106837	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2024 00:11:24	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15094977	+ Email/Text: ebnpeoples@grblaw.com	Jun 25 2024 00:02:00	Peoples Natural Gas Company LLC, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15135539	^ MEBN	Jun 24 2024 23:54:34	Pingora Loan Servicing, LLC, c/o Flagstar bank FSB, 5151 Corporate Drive, Troy MI 48098-2639
15094979	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 25 2024 00:11:25	Portfolio, Re: Capital One Bank, P.O. Box 12914, Norfolk, VA 23541-0914
15130518	Email/Text: bnc-quantum@quantum3group.com	Jun 25 2024 00:02:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15094980	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 25 2024 00:11:31	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15095269	^ MEBN	Jun 24 2024 23:53:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094981	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 24 2024 23:59:30	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15132382	Email/Text: BNCnotices@dcmsservices.com	Jun 25 2024 00:02:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: auto

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Date Rcvd: Jun 24, 2024

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Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for Comenity Capital B
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15095780	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2024 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Annie M. Snelson-Smith keenan662@gmail.com melindap662@gmail.com; keenan.bryanp.r106644@notify.bestcase.com; ciennal662@gmail.com
Chandra Marie Arkema	on behalf of Creditor Pingora Loan Servicing LLC tuhawkeye@msn.com, carkema@squirelaw.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com; aepiscopo@bernsteinlaw.com; kebeck@ecf.courtdrive.com; agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8